

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Lynn P. Fernbaugh  
Dawn E. Fernbaugh  
Debtors

Case No. 13-03534-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: REshelman  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 43

Date Rcvd: Sep 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2018.

db/jdb +Lynn P. Fernbaugh, Dawn E. Fernbaugh, 6 E Woodland Drive, Mechanicsburg, PA 17055-3370  
cr +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,  
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
4344698 +AES, PO Box 2461, Harrisburg, PA 17105-2461  
4344700 Bank of America, 4161 Piedmont Pkwy, Simi Valley, CA 93065  
4410750 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
4344701 +Bureau of Account Management, 3607 Rosemont, Camp Hill, PA 17011-6904  
4344702 +Bureau of Employer Tax Oper, P.O. Box 68568, Harrisburg, PA 17106-8568  
4344705 +Citicfinancial, 605 Munn Road, C/S Care Dept., Fort Mill, SC 29715-8421  
4344706 Holy Spirit Hospital, PO Box 822183, Philadelphia, PA 19182-2183  
4387464 LEHIGH ANESTHESIA ASSOCIATES, PC, HAMILTON LAW GROUP, PO BOX 90301,  
ALLENTOWN, PA 18109-0301  
4344711 +Main Street, 7473 West Lake Mea, 216, Las Vegas, NV 89128-0265  
4344712 +Mechanicsburg Borough, 2 W Strawberry Ave, Mechanicsburg, PA 17055-6213  
4344714 +Office of Attorney General, Financial Enforcement Section, Harrisburg, PA 17120-0001  
4442162 +PENNYSMAC LOAN SERVICES, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602  
4442163 +PENNYSMAC LOAN SERVICES, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021,  
PENNYSMAC LOAN SERVICES, LLC, 6101 Condor Drive 93021-2602  
4362923 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
4344717 #+Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425  
4437370 +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP BK Dept, Fifteen Piedmont Center,  
3575 Piedmont Road, N.E., Ste 500, Atlanta, GA 30305-1636  
4344718 +Pheaa, 1200 N. 7th Street 4th Floor, Harrisburg, PA 17102-1444  
4344721 Quantum Imaging and Theraput, PO Box 62165, Baltimore, MD 21264-2165  
4344722 +State Collection, P.O. Box 6250, Madison, WI 53716-0250  
4357805 +The Borough of Mechanicsburg, 36 West Allen Street, Mechanicsburg, PA 17055-6257  
4344724 +U.S. Department of Justice, P.O. Box 227, Ben Franklin Station, Washington, DC 20044-0227  
4344725 United States Attorney, P.O. Box 11754, Harrisburg, PA 17108-1754

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4390077 +E-mail/Text: bncmail@w-legal.com Sep 06 2018 19:04:55 ALTAIR OH XIII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4344699 E-mail/Text: USTPRRegion03.HA.ECF@USDOJ.GOV Sep 06 2018 19:04:52 Anne K. Fiorenza, Esq.,  
Assistant U.S. Trustee, P.O. Box 969, Harrisburg, PA 17108-0969  
4352780 +EDI: ACCE.COM Sep 06 2018 23:09:00 Asset Acceptance LLC, PO Box 2036,  
Warren, MI 48090-2036  
4344703 +EDI: RESURGENT.COM Sep 06 2018 23:13:00 Cach Llc, 4340 S Monaco, Second Floor,  
Denver, CO 80237-3485  
4344704 +EDI: CAPITALONE.COM Sep 06 2018 23:13:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281  
4608771 +EDI: ECMC.COM Sep 06 2018 23:08:00 ECMC, PO BOX 16408, St. Paul, MN 55116, ECMC,  
PO BOX 16408, St. Paul, MN 55116-0408  
4608770 +EDI: ECMC.COM Sep 06 2018 23:08:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
4344708 EDI: IRS.COM Sep 06 2018 23:13:00 Internal Revenue Service, Centralized Insolvency,  
Operations, P.O. Box 21126, Philadelphia, PA 19114-0326  
4344709 +EDI: CBSKOHLS.COM Sep 06 2018 23:09:00 Kohls/capone, PO Box 3115,  
Milwaukee, WI 53201-3115  
4409410 EDI: RESURGENT.COM Sep 06 2018 23:13:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4409409 EDI: RESURGENT.COM Sep 06 2018 23:13:00 LVNV Funding, LLC its successors and assigns as,  
assignee of General Electric Capital, Corporation, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
4369082 EDI: BL-BECKET.COM Sep 06 2018 23:13:00 Main Street Acquisition Corp assignee of HSBC CARD,  
SERVICES (III) INC, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
4344713 +EDI: MID8.COM Sep 06 2018 23:09:00 Midland Funding, 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255  
4344715 E-mail/Text: USTPRRegion03.HA.ECF@USDOJ.GOV Sep 06 2018 19:04:52 Office of the U.S. Trustee,  
P.O. Box 969, Harrisburg, PA 17108-0969  
4344716 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 06 2018 19:04:51 PA Department of Revenue,  
Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946  
4344719 EDI: PRA.COM Sep 06 2018 23:08:00 Portfolio Recovery, 120 Corporate Blvd., Suite 100,  
Norfolk, VA 23502  
4398687 EDI: PRA.COM Sep 06 2018 23:08:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk VA 23541  
4353364 +E-mail/Text: bncmail@w-legal.com Sep 06 2018 19:04:55 TD BANK USA, N.A.,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4344723 +EDI: WTRRNBNK.COM Sep 06 2018 23:13:00 Target/td, PO Box 673,  
Minneapolis, MN 55440-0673

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4344707\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

4344720\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, 120 Corporate Blvd., Suite 100,  
Norfolk, VA 23502)4344710 ###Lehigh Anesthesia Associates, 5000 W Tilghman St, Suite 240, Allentown, PA 18104-9150  
TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 08, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
David A DeFlece on behalf of Defendant Pennymac Loan Services, LLC ddeflece@blankrome.com  
David A DeFlece on behalf of Creditor PennyMac Loan Services, LLC ddeflece@blankrome.com  
David A DeFlece on behalf of Defendant PENNYMAC LOAN SERVICES, LLC ddeflece@blankrome.com  
ECMC djwilcoxson@ecmc.org  
Jill Manuel-Coughlin on behalf of Creditor Pennymac Holdings, LLC jill@pkjllc.com,  
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
;mary.raynor-paul@pkallc.com  
Jill Manuel-Coughlin on behalf of Creditor PennyMac Loan Services, LLC jill@pkjllc.com,  
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
;mary.raynor-paul@pkallc.com  
John Matthew Hyams on behalf of Debtor 1 Lynn P. Fernbaugh jmh@johnhyamslaw.com,  
acb@johnhyamslaw.com,eah@johnhyamslaw.com  
John Matthew Hyams on behalf of Plaintiff Dawn E. Fernbaugh jmh@johnhyamslaw.com,  
acb@johnhyamslaw.com,eah@johnhyamslaw.com  
John Matthew Hyams on behalf of Debtor 2 Dawn E. Fernbaugh jmh@johnhyamslaw.com,  
acb@johnhyamslaw.com,eah@johnhyamslaw.com  
John Matthew Hyams on behalf of Plaintiff Lynn P. Fernbaugh jmh@johnhyamslaw.com,  
acb@johnhyamslaw.com,eah@johnhyamslaw.com  
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Joshua I Goldman on behalf of Creditor PennyMac Loan Services, LLC bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Justin S Abel on behalf of Plaintiff Lynn P. Fernbaugh jsa@johnhyamslaw.com  
Justin S Abel on behalf of Plaintiff Dawn E. Fernbaugh jsa@johnhyamslaw.com  
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 17

**Information to identify the case:**

Debtor 1 **Lynn P. Fernbaugh**  
First Name Middle Name Last Name  
Debtor 2 **Dawn E. Fernbaugh**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:13-bk-03534-RNO**

Social Security number or ITIN **xxx-xx-7574**

EIN **-----**

Social Security number or ITIN **xxx-xx-2588**

EIN **-----**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lynn P. Fernbaugh

Dawn E. Fernbaugh  
fka Dawn E. Biller

By the  
court:

Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

September 6, 2018

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**